

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF FINANCIAL POSITION

as at 31 January 2026 (inclusive)

KGS '000

	31.01.2026	31.01.2025	31.12.2025
ASSETS			
Cash	3 750 907	3 705 410	2 925 153
Due from the National Bank of Kyrgyz Republic	10 826 967	12 503 602	12 879 173
Due from banks	24 147 607	28 213 245	26 469 253
Provisions for losses on due from banks	(159 592)	(47 621)	(228 775)
Due from banks, net	23 988 015	28 165 625	26 240 478
Held to maturity securities	7 896 942	2 611 319	6 977 059
Loans to banks and other financial institutions	299 494	206 667	267 153
Provisions for losses on loans to banks and other financial institutions	(5 990)	(4 300)	(5 343)
Loans to banks and other financial institutions, net	293 505	202 367	261 810
Loans to customers	31 714 658	23 100 900	31 375 313
Provisions for losses on loans to customers	(1 752 582)	(1 703 749)	(1 713 792)
Loans to customers, net	29 962 075	21 397 151	29 661 521
Fixed assets	2 553 560	2 040 885	2 505 096
Intangible assets	207 474	286 546	209 979
Investments in the subsidiary	164 058	164 058	163 997
Investments in associate	830 334	755 308	830 027
Other assets	3 119 593	2 429 320	3 475 537
Total assets	83 593 431	74 261 590	86 129 830
LIABILITIES			
Deposits and balances from banks and other financial institutions	327 202	1 361 739	1 462 926
Current accounts and deposits from customers	55 894 548	51 308 190	61 118 379
Accounts of and loans from Government Agencies and local authorities of KR	7 506 233	4 294 103	4 879 211
Other borrowed funds	3 332 238	4 725 613	3 363 236
Subordinated Debt	93 047	86 483	91 692
Income tax	91 820	43 001	70 566
Other liabilities	2 958 360	1 832 433	1 942 573
Total liabilities	71 505 823	63 651 562	74 230 723
SHAREHOLDERS' FUNDS			
Share capital	2 011 350	2 011 350	2 010 607
Share premium	43 288	43 288	43 272
Retained earnings and other reserves for general banking risks	9 848 866	8 332 332	7 455 078
Current year income/ loss	184 104	223 058	2 390 151
Total equity	12 087 608	10 610 027	11 899 107
Total liabilities and equity	83 593 431	74 261 590	86 129 830

Chief accountant

Cholpon Suvanbekova



Chief Finance Officer

Nurdin Ilebaev

Chief Executive Officer

Alim Ali

CJSC "Kyrgyz Investment and Credit Bank"

STATEMENT OF COMPREHENSIVE INCOME as at 31 January 2026 (inclusive)

KGS '000

	31.01.2026	31.01.2025	31.12.2025
Interest income	592 381	460 970	6 249 463
Interest expense	(228 148)	(200 138)	(2 347 238)
Net interest income before impairment losses on interest bearing assets	364 233	260 832	3 902 225
Impairment losses on interest bearing assets	29 781	77 079	(145 947)
Net interest income	394 014	337 910	3 756 277
Fee and commission income	76 067	71 378	1 108 316
Fee and commission expense	(57 298)	(61 091)	(699 885)
Net foreign exchange income	78 580	86 938	1 562 458
Share of profit in subsidiary	-	-	6 720
Share of profit in associate	-	16 082	253 872
Other operating income	551	884	12 849
Impairment losses on other transactions	(2 659)	5 301	48 817
Net non-interest income	95 241	119 493	2 293 146
Operating income	489 255	457 404	6 049 423
Operating expense	(283 897)	(209 432)	(3 387 371)
Operating profit	205 358	247 971	2 662 052
Profit before income tax	205 358	247 971	2 662 052
Income tax expense	(21 255)	(24 914)	(271 901)
Profit for the period	184 104	223 058	2 390 151
Total comprehensive income for the period	184 104	223 058	2 390 151

Chief accountant

Cholpon Suvanbekova

Chief Finance Officer

Nurdin Ilbaev

Chief Executive Officer

Arif M. Ali



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INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS
as at 31 January 2026 (inclusive)

Title of economic standards and requirements	Specified value of the ratios	The actual value of the ratios
Maximum single exposure risk (K1.1)	not more than 20%	7,5%
Maximum single exposure to one related party or group of related parties risk (K1.2)	not more than 20%	0,1%
Maximum interbank placements risk (K1.3)	not more than 30%	0,3%
Maximum interbank placements to one related bank or group of related banks (K1.4)	not more than 20%	9,8%
Capital Adequacy ratio (K2.1)	not less than 12%	19,0%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 8%	19,7%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 6%	19,7%
Leverage ratio (K2.4)	not less than 6%	12,3%
Liquidity ratio (K3.1)	not less than 45%	64,8%
Capital buffer	not less than 20%	21,3%

Chief accountant

Cholpon Suvanbekova

Chief Finance Officer

Nurdin Ilbaev

Chief Executive Officer

Arif M. Ali

